

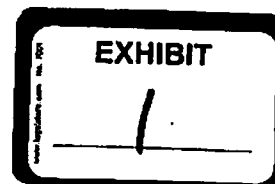


Date: 12/19/2011

Summary of Coverage For:

**Middleburg Volunteer Fire Department, Inc.
P.O. Box 122
Middleburg, VA 20118**

Presented By: Draisey Insurance Agency PO Box 1348 Middleburg, VA 20118 Phone: (888) 752-9111 Fax: (877) 761-0946	Emergency Services Insurance Program Offered by McNeil & Company, Inc. P.O. Box 5670 20 Church Street Cortland, NY 13045 Phone: (800) 822-3747 Fax: (607) 756-5051 Website: www.esip.com
Carrier: Arch Insurance Company A.M. Best Rating: A (Excellent)	



NAMED INSURED



Named Insured will read on the policy as:

First Named Insured:

Middleburg Volunteer Fire Department, Inc.

Other Named Insured:

Middleburg Volunteer Fire Department Ladies Auxiliary

Other Named Insureds should include all legal entities under which you operate or own property, including any Fire Company, Volunteer Association, Auxiliary, or Cadet Program. If the named insureds shown above are not correct please advise your ESIP agent.

PROPERTY COVERAGE



Basic Coverage Information

Building Valuation	Guaranteed Replacement Cost
Business Personal Property Valuation	Guaranteed Replacement Cost
Coinsurance	Agreed Amount
Building Deductible	\$1,000 Single Occurrence Deductible
Business Personal Property Deductible	\$1,000 Single Occurrence Deductible
Cause of Loss Form:	Special

PROPERTY COVERAGE



Limits of Insurance

Premises 1: 910 Washington Street, Middleburg, VA 20118

1 - 1 Fire Station

Building Value: \$1,000,000 Business Personal Property: \$701,960
Separate Wind Deductible: No

Flood: \$1,000,000 Per Occurrence and Annual Aggregate \$1,000 Deductible
Earthquake: \$1,000,000 Per Occurrence and Annual Aggregate \$1,000 Deductible

Premises 2: 7 Federal Street, Unit F/7, Middleburg, VA 20117

2 - 1 Storage Unit

Building Value: \$0 Business Personal Property: \$100,000
Separate Wind Deductible: No

Flood: \$1,000,000 Per Occurrence and Annual Aggregate \$1,000 Deductible
Earthquake: \$1,000,000 Per Occurrence and Annual Aggregate \$1,000 Deductible

PROPERTY COVERAGE



Coverage Extensions Included

Building Ordinance or Law

Contingent Loss to the Undamaged Portion of the Building
Demolition Cost Coverage With No Sub-Limit
Increased Cost of Construction With No Sub-Limit

Business Income/Extra Expense

Actual Loss Sustained
Up to 24 Months

Computers and Communications Equipment \$250,000

Software, Data and Valuable Papers \$250,000

Equipment Breakdown Coverage

Heating and Cooling Systems
Telephone Systems
Communication Equipment
Back-Up Generators
Miscellaneous Electrical Equipment

Newly Acquired Property \$2,500,000

Outdoor Property \$250,000

Fences
Monuments and Memorials
Parking Lots and Sidewalks
Plants and Lawns (\$10,000 Each)
Detached Signs

Property In Transit \$25,000

Property Off Premises \$25,000

Uncollected Funds \$250,000

Pollutant Clean-Up \$50,000

Debris Removal \$25,000

PROPERTY COVERAGE



Coverage Extensions Included

Spoilage	\$25,000
Money & Securities	\$25,000
Premises Expanded	1,000 Feet
Attached Signs	Included With No Sub-Limit
Fire Extinguishing Equipment.....	Cost to Recharge; No Sub-Limit
Property of Others	Included With No Sub-Limit
Sewer and Drain Back Up.....	Included With No Sub-Limit
Antiquities, Trophies & Awards.....	Included With No Sub-Limit
Crime Reward	\$25,000

GENERAL LIABILITY



Limits of Insurance

General Aggregate	\$10,000,000
Products/Completed Operations Aggregate	\$10,000,000
Each Occurrence	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Damage to Premises Rented to You (Fire Damage)	\$100,000
Medical Expense	\$5,000

Schedule of all Premises you Own, Rent or Occupy

Location 1: 910 Washington Street, Middleburg, VA 20118

Location 2: 7 Federal Street, Unit F/7, Middleburg, VA 20117

GENERAL LIABILITY



Coverages Included

Non-Owned Aircraft & Watercraft

Owned Watercraft less than 26ft

Contractual Liability

Fund Raising Activities

Host Liquor Liability

Members as Insureds

Fire and Rescue Service Liability

Emergency Services E&O

Medical Malpractice Liability

Dispatcher's Liability

Medical Director's E&O

Good Samaritan Liability

Emergency Services Liability - Claims Made

Unlimited Tail for Claims Made

Directors and Officers Liability

Employee Benefits Liability

Employment Related Practices Liability

Outside Directorships

\$25,000 Non-Monetary Relief

GENERAL LIABILITY



Coverages Included

Pollution Liability

On-Premises

Off-Premises

\$1,000,000 Sub-Limit for Off-Premises Corrective Action Costs

Above Ground Fuel Storage Tanks

Injury to Volunteers

Fellow Member Liability

CRIME



Type of Coverage

Limit of Insurance (no deductible applies)

Employee Theft - Blanket
Includes All Employees, Volunteers,
Board Members and Treasurers

\$250,000

BUSINESS AUTO



Limits of Insurance

Combined Single Limit Liability (Symbols: 1, 19)	\$1,000,000
Uninsured Motorists (Symbols: 6, 19)	\$1,000,000
Medical Payments (Symbols: 7)	\$5,000

Deductibles (Single Occurrence)

Emergency Apparatus Deductible	\$500
--------------------------------	-------

BUSINESS AUTO**Vehicle Schedule**

<u>No.</u>	<u>Year</u>	<u>Make</u>	<u>Model</u>	<u>VIN</u>	<u>ACV</u>	<u>Agreed Value</u>
1	1998	Pierce	Pumper	4P1CT02U4WA000775		\$475,000
2	2001	Ford	Brush Truck	1FTSF31FX1EA31837		\$85,000
3	2006	Ford	Truck	1FTWW31P36EA78712		\$45,000
4	2007	Sterling	Pumper/Tanker	2FZHAZCK87AX46716		\$475,000
5	2007	Ford	F-450L	1FDXF47P37EB25672		\$155,000
6	1997	Ford	Crown Victoria	2FALP71W1VX124216	N/A	N/A
7	2007	Ford	F-450L	1FDXF47P17EB25671		\$155,000
8	1988	Chevrolet	Pickup	1GCDK14K2JZ157846		\$2,500

* Indicates Vehicles With Automatic Increase

Indicates Vehicles Without Liability Coverage

BUSINESS AUTO



Included Coverages

Scheduled Vehicles

Non - Owned Vehicles (Primary Liability Including Member's Autos)

Hired / Borrowed Vehicles

Members as Insureds

Towing and Labor for Vehicles Carrying Physical Damage

No Sub-Limit Within 250 Miles

\$1,000 Beyond 250 Miles

\$0 Glass Deductible for Vehicles Carrying Physical Damage

Fellow Member Liability

Injury To Volunteers

BUSINESS AUTO



Physical Damage Coverage Information

For Agreed Value Vehicles We Pay The Lesser Of:

1. **Agreed Value**
Constructive Total Loss If Repair Cost Equals 75% Of Agreed Value
2. **Actual Replacement Cost**
Including The Cost To Update To Current Standards
3. **Repair Cost**
Including Up To 50% Extra To Update Damaged Parts To Current Standards

For Actual Cash Value Vehicles We Pay:

1. **Actual Cash Value**
Including The RCV For Special Paint, Decals And Equipment
Including The Cost To Update To Current Standards

Coverage Extensions

Member's Autos

Lesser of Member's Deductible, Cost to Repair or ACV

Rental Reimbursement*

\$250 Per Day for 30 Days

\$500,000 Substitute Vehicles*

For Up to 6 Months

\$500,000 Newly Acquired Vehicles

For Up to 60 Days

\$50,000 Hired Vehicles

\$10,000 Vehicle Debris Removal*

*Coverage Applies to Vehicles Shown in the Vehicle Schedule with Agreed Value with the Exception of PPT's

PORTABLE EQUIPMENT



Limits of Insurance

Valuation	Guaranteed Replacement Cost
Deductible (Single Occurrence)	\$250

Coverage Extensions

Commandeered and Impounded Property

Primary Coverage

Actual Cash Value or Legal Liability - Whichever is Greater

Loss of Use and Income

Member's Personal Property

Cost to Repair or Replace

\$0 Deductible

Patient's Property	\$10,000
Computers in Transit	\$10,000
Rental Reimbursement	\$10,000
Cost to Recertify	\$10,000
Permanently Installed Property Off Premises	\$100,000
Systems Breakdown Coverage	\$25,000

UMBRELLA LIABILITY



Limits of Insurance

Aggregate (Does not apply to Auto)	\$5,000,000
Each Occurrence	\$5,000,000
Personal & Advertising Injury	\$5,000,000
Self Insured Retention	None

Excess Over

Automobile Liability

Fellow Member Liability

General Liability

Non-Owned Aircraft & Watercraft

Owned Watercraft up to 26ft

Contractual Liability

Host Liquor Liability

Fellow Member Liability

Emergency Services Liability

Directors and Officers Liability

Employee Benefits Liability

Employment Related Practices Liability

Outside Directorships

Pollution Liability

Fire and Rescue Service Liability

Emergency Services E&O

Medical Malpractice Liability

Dispatcher's Liability

Medical Director's E&O

Good Samaritan Liability

TRAINING AND SAFETY



Loss Control Services

Vehicle Accident Avoidance

- EVOC Training**
- Intersection Accident Avoidance Training**
- Vehicle Accident Claims Guides**
- Safety Posters**

Member Safety

- Violence Awareness for Emergency Responder Training**
- Safe Patient Handling Training**
- PASS Reminder Kits**
- Haz-Mat Pocket Guides**

Reducing Liability

- Employment Practices Hotline**
- Alcohol Server Training**
- Alcohol Awareness Kits**
- Safety Forms & Checklists**
- Policy Development Assistance**

General Safety

- On Site Safety Audits**
- Risk Management Reports**
- Speakers Bureau**

For More Information Visit:

www.esip.com, proceed to the Loss Control link and choose Training

FREE ONLINE TRAINING AVAILABLE 24/7!



E-LEARNING
BY MCNEIL & COMPANY

McNeil and Company is pleased to offer online training to our customers through our E-Learning and Training Management System. While this material is not meant to replace quality face to face and hands on training, we realize that tremendous time requirements are placed on individuals in today's fast paced environment, making it difficult for everyone to attend scheduled training.

Our E-Learning courses allow you to supplement scheduled hands on training and are available 24/7 to meet the needs of the student. These courses are offered free of charge to McNeil and Company insureds. Best of all, the information can be tracked and managed by your organization's training officers, and in some cases, even count towards continuing education credits!

Here are just a few of our available courses...

Emergency Vehicle Backing

INTERACT

Fire Station Safety & Self Inspection

Hazardous Materials

Non-Emergency Transports

Bloodborne Pathogens

Privately Owned Vehicle Operations

SCBA & Breathing Air Refresher

What are people saying about our E-Learning?

"Informative and easy to fit into my personal schedule by being online." – Student

"I believe this is a very good program and glad to see someone has put something together for fire departments. It is about time!!!" – Student

"Offering educational training to our members has always been difficult because most of them hold down full time jobs. These online courses give our members an opportunity to get the education they need outside of the typical classroom setting." – Management Personnel

"We can make sure that our members are keeping on track with department recommendations for training, at a glance!" – Management Personnel

Registering your organization

Once you've received your policy number, visit www.mcneilandcompany.com and click on the E-Learning logo at the bottom of the page to register your organization and obtain an access code.

Still not sold on our E-Learning?

Visit www.mcneilandcompany.com and click on the E-Learning Demo link at the bottom of the page.

DISCLAIMER



GENERAL CONDITIONS:

This Summary of Coverage is based on coverage currently included in your insurance policy and reflects information provided to McNeil & Company by the Agent.

Each individual policy contains the actual terms, conditions and exclusions. This Summary of Coverage highlights certain features and benefits of the program.

This information is subject to adjustment based on any changes to limits and coverages processed and / or received subsequent to release of this Summary of Coverage.